

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

Sheldon H. Foss *et al.*

Serial No.: 10/646,150

Filed: 08/22/2003

Confirmation No.: 8917

Group Art Unit: 3691

Examiner: Elizabeth Rosen

Docket No. 03102.1020

For: System and Method for Dynamically Managing a Financial Account

**AMENDMENT & RESPONSE ACCOMPANYING  
REQUEST FOR CONTINUED EXAMINATION**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The Final Office Action mailed January 16, 2009 has been carefully considered.

In response, Applicants timely submit this Amendment & Response with the accompanying Request for Continued Examination. Please enter the following amendments and consider the following remarks.